

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-14281-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michele Freeman  
aka Michele Freeman-Salmonese, aka  
Michele Salmonese, dba Industrial Stream  
Cleaning of N.J., LLC  
6 Tunica Court  
Old Bridge, NJ 08857

Social Security No.:  
xxx-xx-5121

Employer's Tax I.D. No.:  
26-3794253

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 3/1/19.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: March 1, 2019  
JAN: kmf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michele Freeman  
 Debtor

Case No. 18-14281-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 148

Page 1 of 3  
 Total Noticed: 64

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db +Michele Freeman, 6 Tunica Court, Old Bridge, NJ 08857-1847  
 cr +Amboy Bank, 3590 US Highway 9, Old Bridge, NJ 08857-3523  
 517397471 +Am Trust North America, Inc., c/o Maurice Wutscher, LLP, 2000 Auburn Dr., Ste. 200, Beachwood, OH 44122-4328  
 517447697 +AmTrust North America, Inc. on behalf of, Rochdale Insurance Company, c/o Maurice Wutscher LLP, 2000 Auburn Drive, Suite 200, Beachwood, OH 44122-4328  
 517525713 +Amboy Bank, 3590 U.S. Highway 9, Old Bridge, NJ 08857-3523  
 517368853 +Amboy Bank, 3590 US Highway 9, PO Box 1076, Old Bridge, NJ 08857-1076  
 517368854 +Amboy Bank, Attn: Michael Kahme, Esq., Hill Wallack LLP, 21 Roszel Road, Princeton, NJ 08540-6205  
 517368856 +American Express, Attn: Zwicker and Associates PC, 1101 Laurel Oak Road Suite 130, Voorhees, NJ 08043-4322  
 517368857 +Amex DSNB, PO Box 183084, Columbus, OH 43218-3084  
 517368860 +CFG Merchant Solutions, LLC, 85 Broad Street, Floor 18, New York, NY 10004-2783  
 517368859 +CapFlow Funding Group Managers, LLC, C/O Robert Martini, Esq., 11 Harristown Road, Glen Rock, NJ 07452-3319  
 517368858 +CapFlow Funding Group Managers, LLC, 201 Route 17 North, Suite 805, Rutherford, New Jersey 07070-2557  
 517368861 +Chase Bank, Attn: Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314  
 517368863 Chase Card, 201 N Walnut Street, DE1 1027, Wilmington, DE 19801  
 517368864 +Custom Landscaping and Lawn, Attn: Transworld Systems Inc, 507 Prudential Road, Horsham, PA 19044-2308  
 517368865 +Dell Financial Services, LLC, Attn: ARS National Services Inc., PO Box 469046, Escondido, CA 92046-9046  
 517434333 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517984704 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 517397470 +Department Stores National Bank, c/o Quantum3Group, LLC, PO Box 657, Kirkland, WA 98083-0657  
 517368868 +DiTech Financial LLC, C/O Brian C. Nicholas, Esq., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 517368872 +FleetMatics USA, Attn: O'Brien and Taylor, 175 Fairfield Avenue, PO Box 505, West Caldwell, NJ 07007-0505  
 517397308 +Fleetmatics, USA, Jerome F. O'Brien, Esq., Attorney for claimant, P.O. Box 505, West Caldwell, New Jersey 07007-0505  
 517368876 +Macys, PO Box 9001094, Louisville, KY 40290-1094  
 517397469 +Princeton Orthopaedic Associates II PA, 325 Princeton Avenue, Princeton NJ 08540-1617  
 517368882 +Progressive Insurance, Attn: Caine and Weiner, 4101 McEwen Road, Dallas, TX 75244-5112  
 517368883 Rochdale Insurance Company, Attn: Bethune Associates14435 N 7th Stre, Suite 201, Phoenix, AZ 85022  
 517368884 +Santander Bank, Attn: FH Cann and Associates Inc, 1600 Osgood Street Suite 20 2 120, North Andover, MA 01845-1048  
 517368885 +Synchrony Bank PC Richard, Attn: Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk VA 23502-4952  
 517368893 +Toyota Financial Services, PO Box 9550, Cedar Rapids, IA 52409-9550  
 517368896 +Toyota Motor Credit Corp, Attn: Central Credit Services LLC, 20 Corporate Hills Drive, Saint Charles, MO 63301-3749  
 517368897 +Verizon, Attn: Receivables Performance Management, 20816 44th Avenue W, Lynnwood, WA 98036-7744

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 01 2019 23:40:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 01 2019 23:40:27 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517466349 EDI: BECKLEE.COM Mar 02 2019 04:28:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517368855 +EDI: AMEREXPR.COM Mar 02 2019 04:28:00 Amex, PO Box 981537, El Paso, TX 79998-1537  
 517397472 +EDI: BL-BECKET.COM Mar 02 2019 04:28:00 Amex Centurian Bank, c/o Becket & Lee, PO Box 3001, Malvern, PA 19355-0701  
 517464348 EDI: BL-BECKET.COM Mar 02 2019 04:28:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517397473 +EDI: RMSC.COM Mar 02 2019 04:28:00 Carecredit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061  
 517368862 +EDI: CHASE.COM Mar 02 2019 04:28:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 517368866 +EDI: IRS.COM Mar 02 2019 04:28:00 Department of the Treasury, Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527  
 517368867 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 01 2019 23:40:18 Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172  
 517401411 E-mail/Text: bankruptcy.bnc@ditech.com Mar 01 2019 23:40:18 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154

District/off: 0312-3

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Form ID: 148

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Total Noticed: 64

Date Rcvd: Mar 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517368869 +EDI: CCS.COM Mar 02 2019 04:28:00 Drive New Jersey Insurance Company,  
Attn: Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
517368870 +EDI: CCS.COM Mar 02 2019 04:28:00 Farmers Insurance Group,  
Attn: Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
517368871 +EDI: JEFFERSONCAP.COM Mar 02 2019 04:28:00 First Premier Bank,  
Attn: Jefferson Capital Systems LLC, 16 McLeland Road, Saint Cloud, MN 56303-2198  
517397468 +EDI: BL-BECKET.COM Mar 02 2019 04:28:00 Kohl's, c/o Becket and Lee, PO Box 3001,  
Malvern, PA 19355-0701  
517368874 EDI: CBSKOHLS.COM Mar 02 2019 04:28:00 Kohls Capital One, PO Box 3115,  
Milwaukee, WI 53201-3115  
517368874 E-mail/Text: bncnotices@becket-lee.com Mar 01 2019 23:40:09 Kohls Capital One,  
PO Box 3115, Milwaukee, WI 53201-3115  
517368875 +EDI: CBSKOHLS.COM Mar 02 2019 04:28:00 Kohls Capone, PO Box 2983,  
Milwaukee, WI 53201-2983  
517368875 +E-mail/Text: bncnotices@becket-lee.com Mar 01 2019 23:40:10 Kohls Capone, PO Box 2983,  
Milwaukee, WI 53201-2983  
517368873 +EDI: CBSKOHLS.COM Mar 02 2019 04:28:00 Kohls Capone, N56 W 17000 Ridgewood Drive,  
Menomonee Falls, WI 53051-7096  
517368873 +E-mail/Text: bncnotices@becket-lee.com Mar 01 2019 23:40:09 Kohls Capone,  
N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096  
517368879 +EDI: TSYS2.COM Mar 02 2019 04:28:00 MCYDSNB, PO Box 8218, Mason OH 45040-8218  
517368878 +EDI: TSYS2.COM Mar 02 2019 04:28:00 MCYDSNB, PO Box 183083, Columbus, OH 43218-3083  
517368877 EDI: TSYS2.COM Mar 02 2019 04:28:00 Macys Dsnb, 911 Duke Blvd, Mason, OH 45040  
517528206 EDI: PRA.COM Mar 02 2019 04:28:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
517368880 +EDI: PRA.COM Mar 02 2019 04:28:00 Portfolio Recovery A, 120 Corporate Blvd, Ste 100,  
Norfolk, VA 23502-4952  
517368881 +EDI: PRA.COM Mar 02 2019 04:28:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
517381832 EDI: Q3G.COM Mar 02 2019 04:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
517368888 EDI: RMSC.COM Mar 02 2019 04:28:00 SynCB Care Credit, PO Box 965036,  
Orlando, FL 32896-5036  
517368887 +EDI: RMSC.COM Mar 02 2019 04:28:00 SynCB Care Credit, 950 Forrer Blvd,  
Kettering, OH 45420-1469  
517368889 +EDI: RMSC.COM Mar 02 2019 04:28:00 SynCB Pc Richard, PO Box 965036,  
Orlando, FL 32896-5036  
517371458 +EDI: RMSC.COM Mar 02 2019 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517368886 +EDI: RMSC.COM Mar 02 2019 04:28:00 Synchrony Financial, PO Box 960061,  
Orlando, FL 32896-0061  
517368892 +E-mail/Text: marisa.sheppard@timepayment.com Mar 01 2019 23:40:35 Timepayment Corp,  
10M Commerce Way, Woburn, MA 01801-8000  
517368890 +E-mail/Text: marisa.sheppard@timepayment.com Mar 01 2019 23:40:35 Timepayment Corp,  
1600 District Ave, Suite 200, Burlington, MA 01803-5233  
517368895 +EDI: TFSR.COM Mar 02 2019 04:28:00 Toyota Motor Credit, PO Box 4102,  
Carol Stream, IL 60197-4102

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517401882\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
517368891\* +Timepayment Corp, 1600 District Ave, Suite 200, Burlington, MA 01803-5233  
517368894\* +Toyota Financial Services, PO Box 9550, Cedar Rapids, IA 52409-9550

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 148

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Elizabeth K. Holdren on behalf of Creditor Amboy Bank eholdren@hillwallack.com,  
jhanley@hillwallack.com/hwbknj@hillwallack.com  
Michael Douglas Power on behalf of Debtor Michele Freeman power@lemonlawonline.com  
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6